

December 31, 2016

Earnings to Average Assets	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer
YTD Annualized	<2mm	2-5mm	5-10mm	10-20mm	20-50mm	50-100mm	100-200mm	200-500mm	500mm-1B	GT 1 Billion	ALL FICUs
Investment Yield	0.72%	0.79%	0.88%	0.96%	1.11%	1.06%	1.20%	1.38%	1.08%	1.53%	1.32%
Loan Yield	4.66%	7.38%	5.63%	4.98%	5.18%	4.94%	5.01%	4.82%	5.11%	4.30%	4.67%
Net Loan Yield After NCOs	4.44%	6.79%	5.38%	4.68%	4.63%	4.53%	4.42%	4.07%	3.91%	3.73%	4.02%
Asset Yield	3.26%	4.21%	3.40%	2.55%	3.05%	3.08%	3.71%	3.39%	3.70%	3.28%	3.36%
Cost of Funds	-0.33%	-0.35%	-0.26%	-0.29%	-0.22%	-0.32%	-0.45%	-0.43%	-0.39%	-0.61%	-0.49%
Gross Spread	2.93%	3.85%	3.13%	2.26%	2.83%	2.76%	3.26%	2.96%	3.31%	2.67%	2.87%
Provision Expense	-0.12%	-0.24%	-0.13%	-0.15%	-0.33%	-0.27%	-0.44%	-0.64%	-0.82%	-0.39%	-0.46%
Net Spread after Provision Expense	2.81%	3.61%	3.00%	2.11%	2.50%	2.49%	2.82%	2.32%	2.48%	2.28%	2.41%
Total Non-Interest Income	0.52%	1.21%	0.97%	0.68%	1.29%	1.32%	1.86%	2.37%	2.85%	2.40%	2.17%
Total Non-Interest Expense	-3.28%	-4.71%	-3.69%	-2.96%	-3.63%	-3.44%	-4.10%	-4.23%	-5.00%	-3.89%	-4.01%
Net Operating Expense	-2.77%	-3.50%	-2.72%	-2.28%	-2.33%	-2.12%	-2.24%	-1.86%	-2.15%	-1.49%	-1.84%
Non-Operating Gains (Losses)	0.00%	-0.02%	-0.01%	0.00%	0.02%	0.01%	0.01%	0.00%	0.01%	0.04%	0.02%
OTTI Losses Recognized in Earnings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Stabilization Expense	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	0.04%	0.09%	0.26%	-0.17%	0.18%	0.37%	0.59%	0.46%	0.34%	0.82%	0.59%
Net Charge-Offs	-0.14%	-0.31%	-0.14%	-0.12%	-0.27%	-0.22%	-0.40%	-0.46%	-0.81%	-0.38%	-0.41%
ROA (with Net Charge-offs)	0.02%	0.02%	0.25%	-0.14%	0.25%	0.42%	0.63%	0.64%	0.36%	0.83%	0.63%
ROA with Provision for LL - W/O NCUSIF Expense	0.04%	0.10%	0.26%	-0.17%	0.18%	0.38%	0.59%	0.46%	0.34%	0.82%	0.59%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.02%	0.03%	0.26%	-0.14%	0.25%	0.43%	0.63%	0.64%	0.36%	0.84%	0.64%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.66%	-2.60%	-1.59%	-1.46%	-1.62%	-1.59%	-2.07%	-2.15%	-2.56%	-1.94%	-2.00%
Travel and Conference Expense	-0.01%	-0.01%	-0.01%	-0.03%	-0.03%	-0.03%	-0.05%	-0.04%	-0.03%	-0.04%	-0.04%
Office Occupancy Expense	-0.15%	-0.23%	-0.23%	-0.19%	-0.25%	-0.21%	-0.27%	-0.27%	-0.37%	-0.28%	-0.28%
Office Operations Expense	-1.13%	-1.23%	-1.29%	-0.61%	-0.94%	-0.62%	-0.73%	-0.84%	-1.14%	-0.79%	-0.82%
Educational and Promotional Expense	-0.01%	-0.03%	-0.05%	-0.08%	-0.11%	-0.14%	-0.12%	-0.17%	-0.08%	-0.14%	-0.13%
Loan Servicing Expense	-0.08%	-0.09%	-0.09%	-0.11%	-0.15%	-0.23%	-0.28%	-0.35%	-0.47%	-0.31%	-0.31%
Professional and Outside Services	-0.14%	-0.35%	-0.25%	-0.38%	-0.42%	-0.51%	-0.48%	-0.30%	-0.18%	-0.16%	-0.27%
Member Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.01%	-0.03%	-0.04%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.08%	-0.15%	-0.15%	-0.08%	-0.08%	-0.09%	-0.10%	-0.11%	-0.15%	-0.21%	-0.15%
Total Non-Interest Expense	-3.28%	-4.71%	-3.69%	-2.96%	-3.63%	-3.44%	-4.10%	-4.23%	-5.00%	-3.89%	-4.01%
Other Performance Ratios											
Earning Asset Yield	3.53%	4.38%	3.58%	2.63%	3.31%	3.32%	3.84%	3.67%	4.08%	3.44%	3.56%
Average Cost of Funds	-0.40%	-0.41%	-0.31%	-0.37%	-0.26%	-0.38%	-0.50%	-0.50%	-0.42%	-0.68%	-0.55%
FTE Employee / \$million of Loans & Share Drafts	0.92	1.11	0.64	0.55	0.52	0.46	0.40	0.48	0.42	0.32	0.39
Compensation & Benefits / FTE Emp.	\$28,736	\$39,384	\$37,105	\$54,539	\$50,534	\$51,655	\$60,564	\$57,419	\$72,080	\$73,529	\$64,620
Compensation & Benefits / \$million Lns. & S.D.s	\$26,131	\$46,513	\$24,587	\$29,613	\$25,865	\$24,104	\$24,791	\$28,086	\$30,477	\$23,542	\$25,424
Operating Expense / Loans & Share Drafts	-5.14%	-8.43%	-5.67%	-6.02%	-5.78%	-5.22%	-4.92%	-5.53%	-5.97%	-4.70%	-5.10%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.81%	2.15%	1.48%	1.39%	2.07%	2.00%	2.23%	3.09%	3.40%	2.90%	2.76%
Net Operating Expense / Loans & Share Drafts	-4.34%	-6.28%	-4.19%	-4.63%	-3.71%	-3.22%	-2.69%	-2.43%	-2.57%	-1.81%	-2.34%
Operating Expense / Operating Revenue	76.29%	92.03%	92.85%	101.50%	88.63%	84.91%	81.28%	81.01%	82.43%	79.30%	81.44%
Total Fixed Assets / Shares & Equity	0.07%	0.38%	1.02%	1.19%	2.29%	2.81%	3.17%	4.01%	4.82%	2.23%	2.90%
Net Loans to Total Shares and Deposits	70.4%	60.0%	65.2%	51.3%	57.9%	65.4%	78.4%	76.9%	74.7%	78.7%	75.2%
Members / FTE Employee	566.00	452.31	486.64	470.61	418.75	405.48	331.69	336.72	335.32	371.99	364.45

December 31, 2016

Balance Sheet Mixes	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
ASSETS											
Cash and Cash Equivalents	0.1%	1.5%	1.2%	1.0%	1.7%	1.3%	1.0%	1.5%	1.6%	0.8%	1.1%
Total Investments	36.4%	44.9%	38.7%	57.0%	44.7%	37.9%	25.4%	27.0%	23.1%	26.7%	28.8%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.6%	0.6%	1.8%	2.1%	3.2%	1.4%	5.2%	4.2%	3.3%
All Other Unsecured Loans/Lines of Credit	12.1%	8.6%	6.2%	3.7%	3.5%	2.5%	1.9%	3.0%	2.3%	2.4%	2.6%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.5%	0.0%	0.4%	0.2%	0.6%	0.1%	0.3%	0.5%	0.4%
New Vehicle Loans	14.8%	12.1%	9.6%	5.4%	5.8%	8.7%	6.7%	7.4%	5.2%	9.9%	8.2%
Used Vehicle Loans	30.6%	26.7%	28.0%	17.2%	18.8%	19.2%	21.5%	27.0%	21.6%	18.3%	20.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	0.5%	6.2%	8.5%	13.6%	19.8%	15.5%	18.3%	22.8%	18.8%
Total Other Real Estate Loans/Lines of Credit	0.2%	0.4%	6.7%	3.5%	7.2%	6.7%	10.4%	6.9%	4.1%	7.5%	7.2%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total All Other Loans/Lines of Credit to Members	4.9%	4.8%	4.3%	3.5%	3.4%	3.0%	3.7%	3.2%	9.5%	1.4%	3.1%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.5%	0.0%	0.0%	0.6%	0.4%
Total Loans and Leases	62.5%	52.5%	57.6%	40.2%	49.4%	56.0%	68.3%	64.4%	66.5%	67.5%	64.5%
Less: Allowance for Loan & Lease Losses	-0.5%	-0.5%	-0.3%	-0.3%	-0.4%	-0.3%	-0.5%	-0.7%	-0.8%	-0.6%	-0.6%
Net Loans and Leases	62.0%	52.1%	57.2%	39.9%	49.1%	55.6%	67.8%	63.7%	65.7%	66.9%	63.9%
Total Other Assets	1.4%	1.5%	2.9%	2.2%	4.5%	5.2%	5.8%	7.7%	9.5%	5.6%	6.1%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	0.0%	0.1%	2.4%	9.4%	5.5%	3.9%	2.9%	4.6%	3.0%	3.7%	3.9%
Share Drafts	2.2%	6.4%	13.7%	9.2%	14.9%	13.7%	15.8%	16.3%	17.3%	17.4%	16.4%
Regular Shares	84.9%	73.4%	56.5%	59.0%	44.4%	46.6%	35.5%	27.3%	29.6%	20.8%	29.2%
Money Market Shares	0.0%	1.6%	5.2%	0.7%	11.9%	8.6%	11.4%	18.7%	20.7%	27.3%	20.1%
Share Certificates	1.5%	3.3%	12.0%	6.8%	9.9%	8.6%	15.3%	15.9%	13.6%	12.3%	12.8%
IRA/KEOGH Accounts	0.0%	0.9%	0.8%	2.5%	3.8%	6.3%	7.8%	5.2%	7.7%	7.8%	6.9%
All Other Shares	0.2%	0.0%	0.1%	0.1%	0.4%	1.8%	1.0%	0.2%	0.1%	0.2%	0.4%
Non-Member Deposits	0.0%	2.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.0%	0.1%
Total Shares and Deposits	88.8%	87.6%	88.2%	78.4%	85.3%	85.6%	87.0%	83.8%	89.0%	85.8%	85.8%
Total Equity	11.1%	12.3%	9.4%	12.3%	9.2%	10.5%	10.1%	11.6%	8.0%	10.6%	10.4%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth	11.1%	12.3%	9.4%	12.3%	9.5%	10.6%	10.6%	11.9%	8.8%	10.9%	10.8%
Total Equity + Allow. for Loan Loss	11.6%	12.8%	9.7%	12.6%	9.5%	10.9%	10.5%	12.4%	8.7%	11.2%	11.0%
Balance Sheet Growth YTD Annualized											
Total Investments	-14.0%	4.9%	-24.2%	-1.9%	-5.9%	-12.9%	21.3%	-11.4%	22.2%	-0.6%	-0.9%
Total Loans and Leases	-36.6%	10.3%	4.8%	-5.7%	-9.4%	3.7%	15.0%	8.8%	-1.0%	9.0%	7.1%
TOTAL ASSETS	-30.2%	8.6%	-9.2%	-4.1%	-7.9%	-3.4%	16.7%	2.9%	4.6%	6.6%	4.9%
Total Liabilities	-20.0%	-91.2%	-52.2%	7.3%	-0.1%	-15.6%	25.3%	1.9%	103.8%	14.2%	11.2%
Total Shares and Deposits	-30.4%	10.3%	-3.9%	-6.0%	-7.8%	-2.4%	16.1%	3.0%	3.1%	6.2%	4.7%
Equity Capital	-28.4%	4.2%	-29.9%	0.6%	-13.5%	-5.9%	19.4%	3.1%	2.6%	7.1%	4.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	-30.2%	8.6%	-9.2%	-4.1%	-7.9%	-3.4%	16.7%	2.9%	4.6%	6.6%	4.9%

December 31, 2016

Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	1.73%	2.15%	1.19%	0.82%	0.63%	0.88%	0.88%	1.10%	1.23%	0.61%	0.82%
Delinquent Loans / Total Capital	9.3%	8.8%	7.1%	2.6%	3.3%	4.6%	5.7%	5.7%	9.4%	3.7%	4.8%
Delinquent Loans + OREO / Net Loans + OREO	1.7%	2.2%	1.3%	0.9%	0.7%	1.1%	1.0%	1.2%	1.4%	0.8%	1.0%
Delinquent Loans > 6mo / Delinquent Loans	38.3%	39.1%	22.3%	24.9%	26.3%	22.4%	25.1%	21.4%	27.4%	22.6%	23.7%
Allowance for Loan Losses/Net Loans	0.78%	0.90%	0.55%	0.72%	0.74%	0.58%	0.71%	1.12%	1.18%	0.92%	0.91%
Loans 2 to less than 6 months Delinquent (\$000s)	\$6	\$23	\$41	\$39	\$77	\$259	\$682	\$1,449	\$4,087	\$6,523	\$460
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$9	\$9	\$8	\$22	\$60	\$151	\$326	\$1,223	\$979	\$98
Loans 12 months and over Delinquent (\$000s)	\$1	\$5	\$3	\$4	\$5	\$15	\$78	\$68	\$317	\$927	\$46
Total Delinquent Loans (\$000s)	\$9	\$37	\$52	\$52	\$104	\$334	\$911	\$1,843	\$5,627	\$8,429	\$603
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.41%	0.21%	0.26%	0.45%	0.46%	0.23%	0.71%	0.59%	0.52%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	12.50%	0.00%	0.00%	0.00%	0.00%	11.11%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	1.00%	0.64%	0.51%	0.48%	1.55%	1.69%	1.29%
New Vehicle Loans	0.00%	1.45%	0.36%	0.25%	0.49%	0.60%	0.79%	0.82%	0.87%	0.41%	0.55%
Used Vehicle Loans	1.62%	2.29%	1.26%	1.26%	0.78%	1.44%	1.43%	1.68%	1.92%	0.48%	1.12%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.15%	0.52%	0.75%	0.57%	0.92%	0.67%	0.67%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.27%	0.00%	0.65%	0.99%	0.00%	1.28%	0.89%
Other RE Fixed	0.00%	0.00%	0.00%	0.09%	0.11%	0.29%	1.05%	0.21%	1.08%	0.21%	0.33%
Other RE Adj	0.00%	0.00%	0.69%	0.97%	0.21%	0.71%	0.23%	0.07%	0.31%	0.31%	0.29%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	12.11%	7.15%	5.43%	1.82%	2.63%	1.87%	1.17%	1.89%	1.29%	2.47%	1.82%
Indirect Loans	0.00%	0.00%	0.00%	2.85%	1.92%	1.94%	2.12%	1.99%	1.55%	0.65%	1.30%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.00%	0.20%	0.36%	0.69%	0.74%	0.88%	0.79%	0.73%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.82%	0.00%	0.16%	0.28%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.13%	0.00%	0.02%	0.03%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.22%	0.59%	0.26%	0.30%	0.54%	0.42%	0.59%	0.75%	1.20%	0.58%	0.65%
Recoveries / Charge-Offs	57.58%	30.54%	28.00%	26.19%	16.51%	20.13%	12.17%	21.30%	16.60%	15.59%	16.83%
Expected Charge-Offs / Net Loans	0.48%	0.83%	0.44%	0.55%	0.37%	0.46%	0.44%	1.04%	0.82%	0.41%	0.56%
Provision for Loan Losses/Net Charge-Offs	85.7%	77.6%	96.9%	121.2%	124.3%	119.9%	109.1%	137.8%	102.0%	103.1%	111.1%
Prov. for Loan Losses/Expected Charge-Offs	39.2%	56.1%	57.6%	67.2%	185.8%	109.0%	147.2%	99.9%	150.0%	147.7%	131.2%
Bankruptcies / Net Loans	0.14%	0.66%	0.77%	1.50%	0.77%	1.10%	0.88%	3.32%	2.16%	0.79%	1.36%
Total Amount of Loans Charged-Off (\$000s)	\$3	\$13	\$15	\$27	\$107	\$188	\$671	\$1,521	\$6,521	\$9,089	\$559
Total Amount of Recoveries (\$000s)	\$2	\$4	\$4	\$7	\$18	\$38	\$82	\$324	\$1,083	\$1,417	\$94
Net Charge Offs (\$000s)	\$1	\$9	\$11	\$20	\$89	\$150	\$589	\$1,197	\$5,439	\$7,672	\$465
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.36%	0.05%	0.54%	0.60%	0.89%	0.52%	1.77%	1.51%	1.21%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	14.71%	0.00%	0.00%	0.00%	0.00%	11.90%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.23%	0.05%	0.07%	0.00%	0.00%	0.02%
New Vehicle Loans	0.00%	0.32%	-0.06%	0.15%	0.31%	0.22%	0.63%	0.66%	0.85%	0.54%	0.54%
Used Vehicle Loans	0.03%	0.14%	0.28%	0.30%	0.43%	0.56%	1.12%	0.93%	1.86%	0.69%	0.90%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.02%	-0.01%	0.05%	0.06%	0.04%
Total Other RE Loans/ LOC	0.00%	0.00%	-0.03%	-0.03%	0.27%	0.04%	-0.01%	0.10%	0.38%	0.12%	0.11%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	2.61%	4.88%	0.76%	3.10%	22.95%	-0.89%	2.11%	0.50%	1.42%	0.32%	0.57%
Indirect Loans	0.00%	0.00%	29.03%	0.38%	1.16%	0.59%	1.94%	1.26%	1.57%	0.97%	1.23%
Number of Credit Unions in Each Peer Group:	10	13	15	21	20	15	12	8	2	3	119

December 31, 2016

Concentration Risk (% of Net Worth)	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Deposits in Commercial Banks, S&Ls, Savings Banks	7.76%	20.55%	18.86%	44.24%	23.35%	22.10%	4.72%	1.20%	0.09%	0.36%	5.07%
Credit Unions - Deposits in and Loans to	2.17%	11.91%	10.23%	6.74%	3.87%	6.54%	0.59%	0.44%	0.00%	0.00%	1.11%
Total Investments in Corporate Credit Unions*	56.63%	56.62%	91.90%	41.77%	39.54%	32.59%	19.53%	6.29%	0.00%	1.02%	10.28%
Marketable Securities	0.00%	0.00%	26.00%	79.61%	144.27%	89.71%	114.42%	152.02%	195.05%	189.25%	159.27%
All Other Investments	140.58%	226.63%	240.01%	261.78%	237.04%	171.58%	63.09%	23.86%	-22.55%	1.81%	44.06%
Total Investments	327.12%	366.02%	412.86%	462.16%	470.96%	356.27%	239.12%	226.62%	262.64%	243.77%	267.63%
Unsecured Loans	108.28%	69.77%	84.07%	34.90%	55.53%	43.36%	47.64%	36.68%	85.12%	60.10%	54.67%
Vehicle Loans	407.76%	316.73%	401.75%	183.36%	258.62%	262.10%	265.22%	289.04%	304.00%	257.59%	267.43%
New Vehicle Loans	133.13%	98.64%	102.59%	43.66%	61.28%	81.65%	63.21%	62.24%	58.78%	90.74%	76.55%
Used Vehicle Loans	274.64%	218.09%	299.16%	139.70%	197.34%	180.45%	202.02%	226.80%	245.22%	166.85%	190.89%
Total Real Estate	1.86%	3.25%	77.57%	78.75%	165.68%	191.10%	283.94%	187.95%	253.98%	275.97%	241.22%
1st Mortgage	0.00%	0.00%	5.62%	50.26%	89.54%	128.18%	186.46%	130.29%	207.71%	207.90%	174.22%
1st Mortgage Fxd	0.00%	0.00%	5.62%	28.61%	49.33%	88.48%	75.42%	77.63%	199.39%	166.45%	125.64%
1st Mortgage Adj	0.00%	0.00%	0.00%	21.65%	40.21%	39.69%	111.04%	52.66%	8.32%	41.45%	48.58%
2nd Mortgage	1.86%	3.25%	71.94%	28.48%	76.15%	62.92%	97.48%	57.66%	46.27%	68.07%	67.00%
Closed-End Fxd	1.86%	2.31%	22.62%	5.28%	17.20%	14.81%	12.77%	10.25%	6.59%	18.45%	14.61%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	15.25%	4.12%	5.30%	0.63%	0.00%	0.01%	1.77%
Open-End Adj	0.00%	0.94%	47.25%	23.21%	43.70%	41.27%	78.92%	46.54%	39.68%	48.50%	49.80%
Open-End Fxd	0.00%	0.00%	2.07%	0.00%	0.00%	2.72%	0.50%	0.25%	0.00%	1.10%	0.83%
Other RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Leases Receivable	0.21%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans/Lines of Credit to Members	43.58%	38.80%	46.16%	28.23%	35.88%	27.85%	34.81%	26.46%	108.43%	12.99%	28.87%
Total Loans	561.70%	428.57%	614.44%	325.72%	520.30%	526.42%	642.03%	541.08%	755.40%	616.65%	599.04%
Indirect Loans	0.00%	0.00%	0.21%	17.34%	33.49%	62.37%	97.84%	160.79%	258.68%	130.42%	128.04%
Percent of Vehicle Loans	0.00%	0.00%	0.05%	9.46%	12.95%	23.80%	36.89%	55.63%	85.09%	50.63%	47.88%
Business Loans	0.00%	0.00%	0.00%	0.00%	10.72%	5.74%	49.40%	30.35%	17.33%	30.04%	27.80%
Participation Loans	0.00%	0.00%	17.36%	7.39%	6.29%	4.62%	1.96%	8.49%	2.48%	0.00%	2.84%
Total Mortgage Exposure**	1.86%	3.25%	77.57%	80.63%	247.39%	226.82%	360.01%	262.97%	355.65%	375.03%	324.15%
Total Real Estate	1.86%	3.25%	77.57%	78.75%	165.68%	191.10%	283.94%	187.95%	253.98%	275.97%	241.22%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	5.30%	3.05%	42.42%	23.96%	12.04%	27.00%	23.53%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	1.88%	81.71%	35.73%	76.07%	75.02%	101.67%	99.06%	82.93%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	1.88%	81.50%	35.51%	76.07%	74.89%	101.67%	99.06%	82.88%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.22%	0.22%	0.00%	0.13%	0.00%	0.00%	0.05%



